

Information to identify the case:

Debtor 1	Genaro Gomez	Social Security number or ITIN	xxx-xx-2040
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-13263-RG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Genaro Gomez

5/17/19

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Genaro Gomez
 Debtor

Case No. 19-13263-RG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 34

Date Rcvd: May 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2019.

db
 518033152 +Genaro Gomez, 19 Garden Street, Ridgefield Park, NJ 07660-1916
 #+AMERIHOM MORTGAGE, ATTN: BANKRUPTCY, 21215 BURBANK BLVD, 4TH FLOOR,
 WOODLAND HILLS, CA 91367-7091
 518033154 +BANK OF AMERICA, 4909 SAVARESE CIRCLE, FL1-908-01-50, TAMPA, FL 33634-2413
 518033161 +CITI/SEARS, CITIBANK/CENTRALIZED BANKRUPTCY, PO BOX 790034, ST LOUIS, MO 63179-0034
 518033162 +CITIBANK/BEST BUY, ATTN: BANKRUPTCY, PO BOX 790441, ST. LOUIS, MO 63179-0441
 518033163 +CITIBANK/THE HOME DEPOT, ATTN: RECOVERY/CENTRALIZED BANKRUPTCY, PO BOX 790034,
 ST LOUIS, MO 63179-0034
 518033166 +COMENITYCAPITAL/C21, ATTN: BANKRUPTCY DEPT, PO BOX 182125, COLUMBUS, OH 43218-2125
 518033159 +Cigna, ATTN: Complex Claim Unit, 7555 Goodwin Road, Chattanooga, TN 37421-3183
 518033160 +Cigna, 222 W. Las Colinas Blvd, Suite 500, Irving, TX 75039-5664
 518033167 +Crown Asset Mangment, ATTN: Stephen Einstein & Associates P.C., 39 Broadway Suite 1250,
 New York, NY 10006-3089
 518033170 +Holy Name Medical Center, ATTN: Transcontinental Credit & Collecti, PO Box 5055,
 White Plains, NY 10602-5055
 518033171 +JN PORTFOLIO DEBT EQUITIES, LLC, ATTN: BANKRUPTCY, 5757 PHANTOM DR. STE 225,
 HAZELWOOD, MO 63042-2429
 518033172 +Metropolitan Surgery Center, ATTN: MNET Financial Inc., 95 Argonaut, Ste 200,
 Aliso Viejo, CA 92656-4147
 518033173 +Mullooly, Jeffrey, Rooney & Flynn, LLP, 6851 Jericho Turnpike, Suite 220,
 Syosset, NY 11791-4449
 518033175 +New Jersey Urology,LLC, PO Box 95000, Philadelphia, PA 19195-0001
 518033179 +VISA DEPT STORE NATIONAL BANK/MACY'S, ATTN: BANKRUPTCY, PO BOX 8053, MASON, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov May 17 2019 23:56:41 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 17 2019 23:56:37 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +EDI: RMSC.COM May 18 2019 03:28:00 Synchrony Bank c/o PRA Receivables Management, LLC,
 PO BOX 41021, Norfolk, VA 23541-1021
 cr +EDI: RMSC.COM May 18 2019 03:28:00 Synchrony Bank, c/o PRA Recievables Management, LL,
 POB 41021, Norfolk, VA 23541-1021
 518033151 EDI: HNDA.COM May 18 2019 03:28:00 AMERICAN HONDA FINANCE, ATTN: BANKRUPTCY,
 PO BOX 168088, IRVING, TX 75016
 518033153 EDI: BANKAMER.COM May 18 2019 03:28:00 BANK OF AMERICA, ATTN: BANKRUPTCY, PO BOX 982238,
 EL PASO, TX 79998
 518033156 +EDI: CHASE.COM May 18 2019 03:28:00 CHASE CARD SERVICES, ATTN: BANKRUPTCY, PO BOX 15298,
 WILMINGTON, DE 19850-5298
 518033157 +EDI: CITICORP.COM May 18 2019 03:28:00 CHILDRENS PLACE/CBNA, PO BOX 6497,
 SIOUX FALLS, SD 57117-6497
 518033158 +EDI: CHRYSLER.COM May 18 2019 03:28:00 CHRYSLER FINANCIAL/TD AUTO, ATTN: BANKRUPTCY,
 PO BOX 9223, FARMINGTON HILLS, MI 48333-9223
 518033164 +EDI: WFNBN.COM May 18 2019 03:28:00 COMENITY BANK/EXPRESS, ATTN: BANKRUPTCY,
 PO BOX 182125, COLUMBUS, OH 43218-2125
 518033165 +EDI: WFNBN.COM May 18 2019 03:28:00 COMENITY BANK/VICTORIA SECRET, ATTN: BANKRUPTCY,
 PO BOX 182125, COLUMBUS, OH 43218-2125
 518033168 EDI: RCSDELL.COM May 18 2019 03:28:00 DELL FINANCIAL SERVICES LLC, ATTN: PRESIDENT/CEO,
 PO BOX 81577, AUSTIN, TX 78708
 518033169 +EDI: DISCOVER.COM May 18 2019 03:28:00 DISCOVER FINANCIAL, PO BOX 3025,
 NEW ALBANY, OH 43054-3025
 518033177 +EDI: RMSC.COM May 18 2019 03:28:00 SYNCHRONY BANK, ATTN: BANKRUPTCY, PO BOX 965060,
 ORLANDO, FL 32896-5060
 518033176 +EDI: RMSC.COM May 18 2019 03:28:00 SYNCHRONY BANK, ATTN: BANKRUPTCY DEPT,
 PO BOX 965060, ORLANDO, FL 32896-5060
 518033178 +EDI: RMSC.COM May 18 2019 03:28:00 SYNCHRONY BANK/OLD NAVY, ATTN: BANKRUPTCY DEPT,
 PO BOX 965060, ORLANDO, FL 32896-5060
 518033558 +EDI: RMSC.COM May 18 2019 03:28:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 518033181 EDI: WFFC.COM May 18 2019 03:28:00 WELLS FARGO/PREFERRED, ATTN: BANKRUPTCY, PO BOX 6429,
 GREENVILLE, SC 29606

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518033155* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: BANK OF AMERICA, ATTN: BANKRUPTCY, PO BOX 982238,
 EL PASO, TX 79998)
 518033174* +Mullooly, Jeffrey, Rooney & Flynn, LLP, 6851 Jericho Turnpike, Suite 220,
 Syosset, NY 11791-4449
 518033180* +VISA DEPT STORE NATIONAL BANK/MACY'S, ATTN: BANKRUPTCY, PO BOX 8053, MASON, OH 45040-8053
 TOTALS: 0, * 3, ## 0

District/off: 0312-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 34

Date Rcvd: May 17, 2019

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 19, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2019 at the address(es) listed below:

John Sywilok sywilokattorney@sywilok.com, nj26@ecfcbis.com
Kevin Gordon McDonald on behalf of Creditor AmeriHome Mortgage Company, LLC
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Richard James Tracy, III on behalf of Creditor TD Auto Finance LLC rtracy@schillerknapp.com,
tshariff@schillerknapp.com; kcollins@schillerknapp.com; ahight@schillerknapp.com
Russell L. Low on behalf of Debtor Genaro Gomez rbear611@aol.com,
ecf@lowbankruptcy.com; r57808@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5